

FORM PTO 1449 (modified)			ATTY DOCKET NO.	APPLICATION NO.
U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE			03292.101090.5	10/710,611
LIST OF REFERENCES CITED BY APPLICANT(S) (Use several sheets if necessary)			APPLICANT <b>LEE J PEART ET AL.</b>	
			FILING DATE <b>July 23, 2004</b>	GROUP <b>2131</b>

### U.S. PATENT DOCUMENTS

EXAMINER INITIAL	CITE NO.	DOCUMENT NUMBER	KIND CODE	DATE	NAME OF PATENTEE OR APPLICANT OF CITED DOCUMENT	PAGES, COLUMNS, LINES WHERE RELEVANT PASSAGES OR RELEVANT FIGURES APPEAR

### FOREIGN PATENT DOCUMENTS

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### NON-PATENT LITERATURE DOCUMENTS

EXAMINER INITIAL	CITE NO.	NON-PATENT LITERATURE DOCUMENTS
	1	American Express, Private Payments SM: A New Level of Security from American Express, American Express Website, Cards
/L.C./	2	BONSOR, "How Facial Recognition Systems Work", <a href="http://computer.howstuffworks.com/facial-recognition.htm/printable">http://computer.howstuffworks.com/facial-recognition.htm/printable</a> , 02/18/2004, 6 pages
	3	BOWMAN, "Everything You Need to Know About Biometrics", Identix Corporation, 01/2008, 8 pages
	4	CAREY, GORDON, "Multi-tier Copay", Pharmaceutical Executive, 02/2000
	5	CRUMBAUGH, DARLENE M., "Effective Marketing Positions: Check card as consumer lifeline", Hoosier Banker, 04/1998, page 10, Vol. 82, Issue 4
	6	Disposable Credit Card Numbers, courtesy of CardRatings.org, The Dollar Stretcher, <a href="http://www.stretcher.com/stories/01/010212e.cfm">www.stretcher.com/stories/01/010212e.cfm</a> , 01/2001
	7	DOCMEMORY, RFID Takes Priority With Wal-Mart, <a href="http://www.simmtester.com/page/news/shownews.asp?num=6650">http://www.simmtester.com/page/news/shownews.asp?num=6650</a> , 02/09/2004, 2 pages
	8	EVERS, "Judge Dismisses FTC Suit Against Rambus", IDG New Service, <a href="http://www.infoworld.com/article/04/02/18/HNjudgedismisses_1.html">http://www.infoworld.com/article/04/02/18/HNjudgedismisses_1.html</a> , 02/18/2004, 3 pages
	9	GABBER, et al., "Agora: A Minimal Distributed Protocol for Electronic Commerce", USENIX Oakland, CA, 11/18/1996
	10	GOLDWASSER, JOAN, "Best of the Cash-back Cards", Kiplinger's Personal Finance Magazine, 04/1999
	11	GREENE, THOMAS C., American Express offers temporary CC numbers for the Web, The Register, <a href="http://www.theregister.com.uk/content/1/13132.html">www.theregister.com.uk/content/1/13132.html</a> , 09/09/2000
	12	HARRIS, "How Fingerprint Scanners Work", <a href="http://computer.howstuffworks.com/fingerprint-scanner.htm/printable">http://computer.howstuffworks.com/fingerprint-scanner.htm/printable</a> , 02/18/2004, 6 pages
	13	<a href="http://www.palowireless.com/infooth/tutorial.asp">http://www.palowireless.com/infooth/tutorial.asp</a> , 04/28/2003
	14	<a href="http://www.palowireless.com/infooth/tutorial/12cap.asp">http://www.palowireless.com/infooth/tutorial/12cap.asp</a> , 04/28/2003
	15	<a href="http://www.palowireless.com/infooth/tutorial/baseband.asp">http://www.palowireless.com/infooth/tutorial/baseband.asp</a> , 04/28/2003
/L.C./	16	<a href="http://www.palowireless.com/infooth/tutorial/hci.asp">http://www.palowireless.com/infooth/tutorial/hci.asp</a> , 04/28/2003

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\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

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	18	<a href="http://www.palowireless.com/infotooth/tutorial/k1_gap.asp">http://www.palowireless.com/infotooth/tutorial/k1_gap.asp</a> , 04/28/2003
	19	<a href="http://www.palowireless.com/infotooth/tutorial/profiles.asp">http://www.palowireless.com/infotooth/tutorial/profiles.asp</a> , 04/28/2003
	20	<a href="http://www.palowireless.com/infotooth/tutorial/radio.asp">http://www.palowireless.com/infotooth/tutorial/radio.asp</a> , 04/28/2003
	21	<a href="http://www.palowireless.com/infotooth/tutorial/rfcomm.asp">http://www.palowireless.com/infotooth/tutorial/rfcomm.asp</a> , 04/28/2003
	22	<a href="http://www.palowireless.com/infotooth/tutorial/sdp.asp">http://www.palowireless.com/infotooth/tutorial/sdp.asp</a> , 04/28/2003
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/L.C./	25	HURLEY et al., "Automatic Ear Recognition by Force Field Transformations", The Institution of Electrical Engineers, 2000, pages 7/1-7/5

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